

United States Bankruptcy Court
Northern District of Ohio

In re:
Troy A Honsberger
Tonya M Honsberger
Debtors

Case No. 13-31630-maw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-3

User: mknei
Form ID: 227i

Page 1 of 2
Total Noticed: 21

Date Rcvd: Apr 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2013.

db/db +Troy A Honsberger, Tonya M Honsberger, 1875 Spencer Street, Toledo, OH 43609-3021
tr +Ericka S Parker, 232 10th Street, Toledo, OH 43604-5521
22272803 ++COLUMBIA GAS, ATTN REVENUE RECOVERY, 200 CIVIC CENTER DR 11TH FLOOR, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, P.O. Box 742510, Cincinnati, OH 45274)
22272801 Capital One, P.O. Box 5238, Carol Stream, IL 60197-5238
22272802 +Charter One Bank, CCO Mortgage, P.O. Box 42102, Providence, RI 02940-2102
22272804 Department of Veterans Affairs, P.O. Box 530269, Atlanta, GA 30353-0269
22272806 +First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557
22272809 HSBC Retail Services, Dept 7680, Carol Stream, IL 60197-4144
22272814 ++TOLEDO EDISON, BANKRUPTCY DEPARTMENT, 6896 MILLER ROAD, BRECKSVILLE OH 44141-3222
(address filed with court: Toledo Edison, P.O. Box 3638, Akron, OH 44309)
22272818 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799)
22272817 Wells Fargo, P.O. Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: nnishiki@ohiolegalclinic.com Apr 23 2013 23:33:53 Nathan M. Nishiki,

316 North Michigan, Suite 420, Toledo, OH 43604
22272805 EDI: RMSC.COM Apr 23 2013 23:03:00 Dicks Sporting Goods/GEMB, P.O. Box 965004,
Orlando, FL 32896-5004
22272807 EDI: RMSC.COM Apr 23 2013 23:03:00 GE Capital, P. O. Box 960061, Orlando, FL 32896-0061
22272808 +EDI: HFC.COM Apr 23 2013 23:03:00 HFC, P.O. Box 4153, Carol Stream, IL 60197-4153
22272810 EDI: IRS.COM Apr 23 2013 23:03:00 IRS, P.O. Box 219236, Kansas City, MO 64121
22272811 +EDI: RMSC.COM Apr 23 2013 23:03:00 JC Penney/GE Capital, PO Box 960090,
Orlando, FL 32896-0090
22272812 EDI: HFC.COM Apr 23 2013 23:03:00 Payments Processing Center, P.O. Box 5241,
Carol Stream, IL 60197-5241
22272813 EDI: RMSC.COM Apr 23 2013 23:03:00 Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942
22272815 EDI: WFNNB.COM Apr 23 2013 23:03:00 Victoria Secret, PO Box 659728,
San Antonio, TX 78265-9728
22272816 +EDI: RMSC.COM Apr 23 2013 23:03:00 Walmart GE Money Bank, P.O. Box 530927,
Atlanta, GA 30353-0927

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

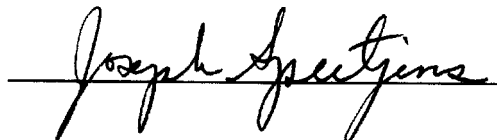
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2013

Signature:



The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2013 at the address(es) listed below:

Ericka S Parker esparker@sbcglobal.net, oh04@ecfcbis.com

Nathan M. Nishiki on behalf of Debtor Troy A Honsberger nnishiki@ohiolegalclinic.com,
rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclienti
nc.com

Nathan M. Nishiki on behalf of Debtor Tonya M Honsberger nnishiki@ohiolegalclinic.com,
rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclienti
nc.com

TOTAL: 3

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 22, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information**Case Number:** 13-31630-maw**Debtor(s):**

Troy A Honsberger
1875 Spencer Street
Toledo, OH 43609

Tonya M Honsberger
1875 Spencer Street
Toledo, OH 43609

Other names used by the Debtor(s) in the last 8 years:**Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-2054

xxx-xx-6451

Attorney for Debtor:

Nathan M. Nishiki
316 North Michigan
Suite 420
Toledo, OH 43604
Telephone number: 419-241-4900

Bankruptcy Trustee:

Ericka S Parker
232 10th Street
Toledo, OH 43604
Telephone number: (419) 243-0900

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: June 6, 2013**Time:** 11:15 AM**Location:** Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse arises.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: August 5, 2013

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

United States Bankruptcy Court
1716 Spielbusch Ave Room 411
Toledo, OH 43604

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: April 23, 2013

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices